How to Read an Aging Analysis Report

Date: 03/01/2004

Bank of America Higher Standards

How to Read an Aging Analysis Report

DEPARTMENT OF DEFENSE
DEPT OF THE NAVY IBA
J anuary 2004 At Cycle Billing Through 17

HL2	HL3	AGENCY_NAME
2000002	3047952	COMNAVRESFOR
2000002	3048255	OFC OF NAVAL INTEL
2000002	3048796	CNI
2000002	3048256	SPEC WARFARE
2000002	3048425	COMUSNAVEUR
2000002	3048599	COMLANTFLT
2000002	3048529	NETC
2000002	3048794	COMPACFLT
2000002	3048695	BUMED
2000002	3048480	DIRSSPO-SSP HQ
2000002	3048773	OFC OF UNDER SECY OF THE NAVY
2000002	3048490	FIELD SUPPORT ACTIVITY (MC11)
2000002	3048242	ONR (OFC OF NAVAL RSRCH)
2000002	3048624	Bureau of Personnel
2000002	3047928	SECGRU (N1)
2000002	3048334	NAVAL SEA SYS CMD-HDQTRS
2000002	3048439	COMNAVAIRSYSCOM
2000002	3048454	MILITARY SEALIFT COMMAND
2000002	3048397	NAVAL FACILITIES ENG CMD
2000002	3048307	NAVSUP CLAIMANCY
2000002	3047917	SPACE AND NAVAL WARFRE SYS CMD
2000002	3299999	NAVY - CLOSED/UNIDENTIFIED
2000002	3048282	COMNAVNETOPS
2000002 Total		
Grand Total		

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		Active Current Accts	
#Active	$ Outstanding	#Accts	$ Accts
13,745	$4,267,984	10,061	$2,071,500
216	$66,489	169	$35,908
324	$50,729	281	$21,645
2,258	$901,734	1,540	$359,548
567	$227,078	404	$106,884
10,511	$2,352,036	7,942	$1,194,659
2,206	$465,403	1,794	$261,257
7,482	$2,126,930	5,956	$1,325,849
1,870	$322,280	1,520	$177,462
361	$72,579	293	$36,769
1,357	$445,145	1,070	$241,560
2,311	$718,297	1,833	$418,440
775	$211,159	663	$125,422
3,748	$580,081	2,976	$358,094
788	$247,311	624	$142,648
11,485	$3,299,112	9,294	$2,126,136
7,598	$1,977,231	6,206	$1,157,025
487	$227,184	382	$137,424
2,233	$495,295	1,829	$303,669
1,533	$301,501	1,292	$189,858
2,599	$792,075	2,184	$525,710
7	$3,958	5	$3,868
7	$1,576	6	$879
74,468	**$20,153,169**	**58,324**	**$11,322,212**
74,468	**$20,153,169**	**58,324**	**$11,322,212**

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30 Days Since Billing		60 Days Since Billing	
#Accts	$ Accts	#Accts	$ Accts
1,823	$886,935	615	$346,385
33	$17,895	9	$2,281
31	$21,194	7	$6,317
486	$403,274	158	$89,887
110	$85,308	40	$16,291
1,753	$812,263	493	$222,793
303	$148,817	76	$31,609
1,073	$574,235	309	$138,281
267	$111,938	58	$20,950
50	$28,965	17	$6,816
225	$162,367	54	$33,000
392	$235,643	55	$30,102
95	$68,534	15	$14,857
614	$176,014	119	$33,713
125	$86,226	30	$16,508
1,764	$961,122	365	$179,224
1,201	$701,295	152	$89,897
84	$76,652	18	$11,984
342	$165,999	51	$21,433
213	$97,218	21	$7,096
363	$245,425	46	$17,516
0	$20	0	$20
1	$697	0	$0
11,348	**$6,068,036**	**2,708**	**$1,336,959**
11,348	**$6,068,036**	**2,708**	**$1,336,959**

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90 Days Since Billing		120 Days Since Billing	
#Accts	$ Accts	#Accts	$ Accts
364	$324,133	636	$477,000
2	$3,064	3	$7,341
3	$1,525	0	$0
39	$24,666	31	$20,988
6	$5,359	4	$5,248
148	$53,135	134	$63,226
21	$15,585	9	$5,779
69	$43,157	44	$39,011
9	$8,054	12	$2,573
0	$0	1	$29
4	$3,748	4	$4,469
18	$19,112	10	$11,759
1	$1,422	1	$924
26	$6,744	8	$4,725
5	$1,313	3	$505
38	$21,310	13	$5,284
20	$12,846	12	$11,860
2	$262	1	$863
9	$3,411	2	$783
2	$773	2	$2,392
3	$1,736	2	$445
1	$30	0	$10
0	$0	0	$0
790	**$551,386**	**932**	**$665,216**
790	**$551,386**	**932**	**$665,216**

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150 Days Since Billing		180 Days Since Billing	
#Accts	$ Accts	#Accts	$ Accts
115	$89,926	135	$76,420
0	$0	0	$0
2	$49	0	$0
1	$197	4	$3,298
1	$1,857	2	$6,131
18	$1,749	23	$4,211
0	$150	3	$2,205
17	$3,822	14	$2,574
3	$1,253	1	$50
0	$0	0	$0
0	$0	0	$0
3	$4,459	1	$29
0	$0	0	$0
3	$958	3	$313
0	$0	1	$111
8	$1,423	4	$6,369
2	$142	5	$4,167
0	$0	0	$0
0	$0	0	$0
1	$1,471	2	$2,693
0	$986	1	$256
1	$10	0	$0
0	$0	0	$0
175	**$108,452**	**199**	**$108,829**
175	**$108,452**	**199**	**$108,829**

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60+ Days Since Billing		60+ Delinq Rate	
#Accts	$ Accts	#Accts	$ Accts
1,865	$1,313,863	13.57%	30.78%
14	$12,687	6.48%	19.08%
12	$7,891	3.70%	15.55%
233	$139,036	10.32%	15.42%
53	$34,886	9.35%	15.36%
816	$345,114	7.76%	14.67%
109	$55,330	4.94%	11.89%
453	$226,846	6.05%	10.67%
83	$32,880	4.44%	10.20%
18	$6,845	4.99%	9.43%
62	$41,218	4.57%	9.26%
87	$65,461	3.76%	9.11%
17	$17,202	2.19%	8.15%
159	$46,453	4.24%	8.01%
39	$18,437	4.95%	7.46%
428	$213,610	3.73%	6.47%
191	$118,912	2.51%	6.01%
21	$13,109	4.31%	5.77%
62	$25,627	2.78%	5.17%
28	$14,425	1.83%	4.78%
52	$20,940	2.00%	2.64%
2	$70	28.57%	1.77%
0	$0	0.00%	0.00%
4,804	**$2,770,842**	**6.45%**	**13.75%**
4,804	**$2,770,842**	**6.45%**	**13.75%**

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Suspended Accounts		Cancelled Accounts		Charged-Off Accounts	
#Accts	$ Accts	#Accts	$ Accts	#Accts	$ Accts
1,055	$849,307	1,275	$1,050,206	50	$47,122
11	$7,317	3	$7,842	0	$0
6	$14,986	4	$3,039	0	$0
196	$284,271	45	$16,288	0	$0
48	$42,143	9	$12,137	0	$0
650	$438,119	282	$130,300	15	$10,132
92	$65,535	23	$17,747	1	$261
359	$295,102	177	$89,139	4	$683
66	$32,476	28	$12,200	0	$0
17	$14,817	1	-$100	0	$0
62	$70,263	4	$1,385	1	$885
74	$80,333	17	$17,899	1	$37
17	$27,727	1	-$240	0	$0
137	$62,362	51	$11,264	0	$0
34	$39,153	8	$3,210	1	$19
398	$425,484	54	$45,864	1	$1,730
170	$208,381	36	$23,100	2	$549
20	$29,615	4	$980	0	$0
58	$40,931	5	$6,882	0	$0
21	$14,682	6	$11,587	0	$0
50	$55,438	5	$4,750	0	$0
0	$0	4	$3,974	1	$1,997
0	$0	0	$0	0	$0
3,541	**$3,098,439**	**2,042**	**$1,469,452**	**77**	**$63,415**
3,541	**$3,098,439**	**2,042**	**$1,469,452**	**77**	**$63,415**

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